

Information to identify the case:					
Debtor 1	<u>Angela Michele Davis</u>			Social Security number or ITIN	xxx-xx-6680
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-10005-TPA					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela Michele Davis

5/13/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Angela Michele Davis
DebtorCase No. 15-10005-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha
Form ID: 3180WPage 1 of 2
Total Noticed: 35

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db +Angela Michele Davis, 327 West 23rd Street, Erie, PA 16502-2621
 cr +Ditech Financial LLC, PO BOX 0049, Palatine, IL 60055-0001
 cr Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire,
 One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
 cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 13976292 +Albank, Po Box 965005, Orlando, FL 32896-5005
 13976296 Capital One / Boscov, PO Box 5238, Carolstraine, IL 61907
 13976300 +Diversified Adjustments, 600 Coon Rapids Boulevard, Coon Rapids, MN 55433-5549
 13986221 +Erie Water Works, Collection Department, 340 West Bayfront Parkway, Erie PA 16507-2004
 14003403 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154,
 Rapid City, SD 57709-6154)
 13976304 +Green Tree Servicing LLC, Po Box 6172, Rapid City, SD 57709-6172
 13976305 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13976309 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
 COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Insurance, 1 West Nationwide Boulevard,
 Columbus, OH 43215)
 13976310 +OSI Collection, P.O. Box 983, Brookfield, WI 53008-0983
 13976312 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13976313 +Progressive Insurance Company, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
 14007601 ++Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire,
 Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706,
 Norristown, PA 19401-4852
 13976314 +St Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
 14754488 +The Bank of New York Mellon, et al, c/o Prober & Raphael, ALC, 1600 South Douglass Road,
 Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:50:41 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 13976294 +EDI: BANKAMER.COM May 14 2020 07:18:00 Bank of America, Attn: Correspondence Unit,
 CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 13976295 +EDI: TSYS2.COM May 14 2020 07:18:00 Barclays Bank Delaware, 125 South West Street,
 Wilmington, DE 19801-5014
 13976298 +EDI: WFNNB.COM May 14 2020 07:18:00 Comenity Bank / Bon Ton, 3100 Easton Square Plaza,
 Columbus, OH 43219-6232
 13976299 +EDI: CCS.COM May 14 2020 07:18:00 Credit Collections Service, Po Box 773,
 Needham, MA 02494-0918
 13976301 +EDI: RMSC.COM May 14 2020 07:18:00 GE Capital Retail Bank, Attention: Bankruptcy,
 PO Box 103106, Roswell, GA 30076-9106
 13976302 +EDI: RMSC.COM May 14 2020 07:18:00 GE Capital Retail Bank / JCPenney,
 Attn: Bankruptcy Dept, Po Box 103104, Roswell, GA 30076-9104
 13976303 +EDI: RMSC.COM May 14 2020 07:18:00 GE Capital Retail Bank / Old Navy, Attention: GEMB,
 Po Box 103104, Roswell, GA 30076-9104
 13976297 EDI: JPMORGANCHASE May 14 2020 07:18:00 Chase, Po Box 15298, Wilmington, DE 19850
 13976306 E-mail/Text: bncnotices@becket-lee.com May 14 2020 03:50:20 Kohls / Capone,
 N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
 13976307 +EDI: MID8.COM May 14 2020 07:18:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13976308 +E-mail/Text: Bankruptcy@natfuel.com May 14 2020 03:51:14 National Fuel, 1100 State Street,
 Erie, PA 16501-1912
 13976311 +E-mail/Text: bankruptcynotices@psecu.com May 14 2020 03:51:45 P S E C U,
 Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
 13976293 EDI: AGFINANCE.COM May 14 2020 07:18:00 American General Financial, Attention: Bankruptcy,
 Po Box 3251, Evansville, IN 47731
 13980216 EDI: AGFINANCE.COM May 14 2020 07:18:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731
 13976315 +EDI: RMSC.COM May 14 2020 07:18:00 Synch / Qvc, Po Box 965018, Orlando, FL 32896-5018
 13976316 +EDI: CAPITALONE.COM May 14 2020 07:18:00 Worlds Foremost Bank NA, 4800 Nw 1st Street,
 Suite 300, Lincoln, NE 68521-4463

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC fka Green Tree Servicing LLC
 cr THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
 cr The Bank of New York Mellon, f/k/a The Bank of Ne

District/off: 0315-1

User: nsha
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

Date Rcvd: May 13, 2020

cr* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: GREEN TREE SERVICING LLC, PO BOX 6154,
RAPID CITY, SD 57709-6154)
cr* +The Bank of New York Mellon, et al, c/o Prober & Raphael, ALC, 1600 South Douglass Road,
Anaheim, CA 92806-5948

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon , f/k/a The Bank of New York, et al andygornall@latouflawfirm.com
Craig H. Fox on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc. cfox@foxandfoxlaw.com, bankruptcy@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
Daniel P. Foster on behalf of Debtor Angela Michele Davis dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon , f/k/a The Bank of New York, et al bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-2 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7